



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)

THRIVENT LIFE INSURANCE)
COMPANY,)

An Authorized Insurer)
_____)

No. D06-349

CONSENT ORDER
IMPOSING A FINE

Findings of Fact:

1. Thrivent Life Insurance Company ("Thrivent Life") is authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. Thrivent Life electronically filed its calendar year 2004 Annual Statement with the Office of the Insurance Commissioner ("OIC") on February 25, 2005, but the Separate Accounts Statement was not in the filing.
3. Thrivent Life filed the 2004 Separate Accounts Statement with the OIC on March 6, 2005.
4. Thrivent Life electronically filed its calendar year 2005 Annual Statement with the OIC on February 22, 2006, but again failed to include the Separate Accounts Statement. Thrivent Life filed its 2005 Separate Accounts Statement with the OIC on May 8, 2006.

Conclusions of Law:

1. Thrivent Life's failure to timely file complete calendar year 2004 and 2005 Annual Statements with the OIC constitutes two violations of RCW 48.05.250.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

Thrivent Life consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of Thrivent Life's payment of a fine as set forth below.

1. Thrivent Life consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the



State of Washington. It waives further administrative or legal challenge to the actions taken by the Insurance Commissioner that are related to the subject matter of this Order.

2. Within thirty days of the entry of this Order, Thrivent Life will pay to the Insurance Commissioner a fine in the amount of \$1,750 (one thousand seven hundred fifty dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by Thrivent Life in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 5th day of December, 2006.

THRIVENT LIFE INSURANCE COMPANY

By: [Signature]

Printed Name: PAUL B. ZASTROW

Printed Corporate Title: VICETREASURER

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. Thrivent Life Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$1,750 (one thousand seven hundred fifty dollars).

2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by the insurer in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 8th day of December, 2006

MIKE KREIDLER
Insurance Commissioner

By: [Signature]

Marcia G. Stickler
Legal Affairs Division